

Atty. Dkt. No. 037607-0177

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.

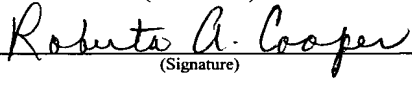
Title: COMPUTERIZED SYSTEMS  
AND METHODS FOR  
FACILITATING THE FLOW OF  
CAPITAL THROUGH THE  
HOUSING FINANCE INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: To Be Determined

Art Unit: 3624

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
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Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

**PRELIMINARY AMENDMENT UNDER 37 CFR 1.115**

Mail Stop | Amendment |  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination of the present Continuing Application, Applicant respectfully requests that the application be amended as follows:

**Amendments to the Specification** begin on page 2 of this document.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this document.

**Remarks/Arguments** begin on page 9 of this document.

Please amend the application as follows: